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PATENT
Customer Number 22,852
Attorney Docket No. 5793.3013

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Robert Arthur KOTTMEIER, Jr. et al.

Serial No.: 09/659,585

Filed: September 11, 2000

For: SYSTEM AND METHOD FOR
PROVIDING A CREDIT CARD
WITH MULTIPLE CREDIT LINES

)
)
) Group Art Unit: 2876
)
) Examiner: Unknown
)
)
)
)
)
)

Assistant Commissioner for Patents
Washington, DC 20231

Attention: **BOX MISSING PARTS**

Sir:

**RESPONSE TO NOTICE TO FILE
MISSING PARTS OF APPLICATION**

In response to the communication of October 30, 2000, Applicants submit a Declaration/Power of Attorney for filing in this application, the required fee of \$1,806.00 (\$710 - filing fee, \$966 - extra claims fee, and \$130 - late filing fee), and a copy of the Notice of Missing Parts.

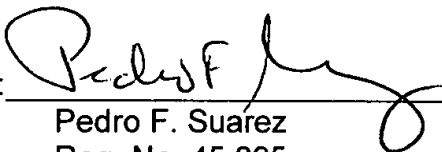
Also enclosed is a Petition for Extension of Time, an executed Assignment, and Recordation Form Cover Sheet.

Please associate the enclosed declaration with the application, grant any extensions of time required to enter this response, and charge any additional required fees to our deposit account 06-0916.

Respectfully submitted,

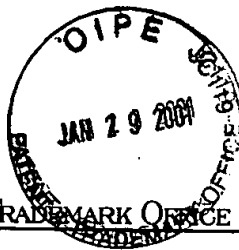
FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: January 29, 2001

By: 
Pedro F. Suarez
Reg. No. 45,895



UNITED STATES PATENT AND TRADEMARK OFFICE



COMMISSIONER FOR PATENTS
UNITED STATES PATENT AND TRADEMARK OFFICE
WASHINGTON, D.C. 20231
www.uspto.gov

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/659,585	09/11/2000	Robert Arthur Kottmeier Jr.	5793-3013

Finnegan Henderson Farabow Garrett & Dunner LLP
1300 I Street NW
Washington, DC 20005-3315

FORMALITIES LETTER



OC000000005514695

Date Mailed: 10/30/2000

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given TWO MONTHS from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The statutory basic filing fee is missing.
Applicant must submit \$ 690 to complete the basic filing fee and/or file a small entity statement claiming such status (37 CFR 1.27).
- Total additional claim fee(s) for this application is \$954.
 - \$486 for 27 total claims over 20.
 - \$468 for 6 independent claims over 3.
- The oath or declaration is missing.
A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 1774.

A copy of this notice MUST be returned with the reply

Customer Service Center
Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

01/31/2001 EEKUBAY1 00000041 09659585
01 FC:101 710.00 BP
02 FC:103 486.00 BP
03 FC:102 480.00 BP
04 FC:105 130.00 BP